

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-19280-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Miguel A. Polanco
296 East 27th Street
Paterson, NJ 07514

Veronica M. Polanco
aka Veronica Mejia
296 East 27th Street
Paterson, NJ 07514

Social Security No.:

xxx-xx-8721

xxx-xx-9679

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable John K. Sherwood on:

Date: 1/9/25

Time: 10:00 AM

Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Ralph A Ferro Jr, Debtor's Attorney

COMMISSION OR FEES

\$8,242.50

EXPENSES

\$105.79

If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: December 10, 2024

JAN:

Jeanne Naughton
Clerk

In re:
Miguel A. Polanco
Veronica M. Polanco
Debtors

Case No. 24-19280-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 10, 2024

User: admin
Form ID: 137

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Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Miguel A. Polanco, Veronica M. Polanco, 296 East 27th Street, Paterson, NJ 07514-1712
520397585	+ Amerisave Mortgage, 1200 Altmore Avenue, Building 2, Atlanta, GA 30342-2498
520397586	+ Barclays Bank, 745 7th Avenue, New York, NY 10019-6801
520397598	+ EZ Pass NY, 1150 South Avenue, Staten Island, NY 10314-3419
520397596	+ Enterprise Recovery, 301 Lacey Street, West Chester, PA 19382-3727
520397599	+ FB&T Mercury, Box 84064, Columbus, GA 31908-4064
520397604	+ Linebarger Goggan, 61 Broadway, Suite 2600, New York, NY 10006-2840
520397612	+ Snore No More, Dr. David Jin, 26-07 Broadway, Ste 14, Fair Lawn, NJ 07410-3827
520411987	+ Snore No More by ABS, 26-07 Broadway, Suite 14, Fair Lawn, NJ 07410-3827

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 10 2024 20:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 10 2024 20:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 10 2024 20:40:35	AIS Portfolio Services, LLC, Attn: Ally Capital De, 4515 N. Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
520397583	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 10 2024 20:32:00	ADS/Comenity, Box 182120, Columbus, OH 43218-2120
520399825	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 10 2024 20:57:25	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520433514	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 10 2024 20:41:37	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520397584	+ Email/Text: ally@ebn.phinsolutions.com	Dec 10 2024 20:31:00	Ally Financial, Box 380901, Bloomington, MN 55438-0901
520397587	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 10 2024 21:08:06	Bill Me Later, Box 105658, Atlanta, GA 30348-5658
520397589	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 10 2024 20:56:59	CBNA, Box 6497, Sioux Falls, SD 57117-6497
520409081	Email/Text: BKPT@cfna.com	Dec 10 2024 20:31:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
520397588	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 10 2024 20:57:02	Capital One Bank, 1680 Capital One Drive, Mc Lean, VA 22102-3407

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520412558	+ Email/PDF: ebn_ais@aisinfo.com	Dec 10 2024 21:08:11	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520397590	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 10 2024 20:56:58	CitiBank, NA, 701 East 60th Street North, Sioux Falls, SD 57104-0432
520397591	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 10 2024 20:56:58	Citicards CBNA, 701 E. 60th Street N, Sioux Falls, SD 57104-0432
520397592	+ Email/Text: mediamanagers@clientservices.com	Dec 10 2024 20:31:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
520397593	^ MEBN	Dec 10 2024 20:32:58	Commonwealth of MA, Box 847840, EZ DriveMA Payment Processing, Boston, MA 02284-7840
520397594	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 10 2024 20:32:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
520397595	+ Email/Text: BKPT@cfna.com	Dec 10 2024 20:31:00	Credit First N.A., Box 81315, Cleveland, OH 44181-0315
520472185	Email/Text: BKCourtNotices@yourmortgageonline.com	Dec 10 2024 20:31:00	AmeriSave Mortgage Corporation, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8645
520397597	^ MEBN	Dec 10 2024 20:33:10	EZ Pass NJ, Box 52002, Newark, NJ 07101-8202
520397600	+ Email/Text: crdept@na.firstsource.com	Dec 10 2024 20:32:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
520400161	Email/Text: sb_jira_integration@happymoney.com	Dec 10 2024 20:31:00	Happy Money, 21515 Hawthorne Blvd Suite 200, Torrance, CA 90503
520397601	Email/Text: sb_jira_integration@happymoney.com	Dec 10 2024 20:31:00	Happy Money, Inc., 3200 Park Center Dirve, Suite 800, Costa Mesa, CA 92626
520397602	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 10 2024 20:57:37	Home Depot, Box 6497, Sioux Falls, SD 57117-6497
520397603	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 10 2024 20:32:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
520459332	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 10 2024 20:32:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520419751	Email/PDF: resurgentbknofications@resurgent.com	Dec 10 2024 21:08:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520397605	Email/Text: EBN@Mohela.com	Dec 10 2024 20:31:00	Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520406868	Email/Text: EBN@Mohela.com	Dec 10 2024 20:31:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
520464901	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 10 2024 20:32:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520397606	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 10 2024 20:31:00	NJ Turnpike Authority, Box 5042, Woodbridge, NJ 07095
520397607	^ MEBN	Dec 10 2024 20:31:40	Northstar Locations Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
520451714	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2024 20:40:28	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520397609	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 10 2024 20:56:58	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
520397608	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 10 2024 20:40:27	PayPal Credit Services, Box 71718, Philadelphia, PA 19176-1718
520397610	+ Email/Text: ngisupport@radiusgs.com	Dec 10 2024 20:31:00	Radius Global Solutions, LLC, 9550 Regency Square Blvd, Jacksonville, FL 32225-8116

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520397611	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 10 2024 21:08:12	Resurgent Capital Services/LVNV Funding, Box 10497, Greenville, SC 29603-0497
520439551	Email/PDF: resurgentbknofications@resurgent.com	Dec 10 2024 20:41:44	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520397613	Email/Text: bankruptcy@springoakscapital.com	Dec 10 2024 20:31:00	Spring Oaks Capital, LLC, Box 1216, Chesapeake, VA 23327
520397614	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 10 2024 20:31:00	State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
520472481	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 10 2024 20:31:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
520433111	Email/Text: bankruptcy@springoakscapital.com	Dec 10 2024 20:31:00	Spring Oaks Capital SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
520397615	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 10 2024 21:08:06	Sync/Lowes, Box 965005, Orlando, FL 32896-5005
520397616	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 10 2024 20:40:24	Syncb/Care Credit, Box 965036, Orlando, FL 32896-5036
520397618	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 10 2024 20:39:47	Syncb/JC Penney, Box 965007, Orlando, FL 32896-5007
520397620	+ Email/Text: bankruptcydepartment@tsico.com	Dec 10 2024 20:32:00	Transworld Systems, Box 15943, Wilmington, DE 19850-5943
520417229	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 10 2024 20:32:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
520397621	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 10 2024 20:32:00	US Bank, Box 108, Saint Louis, MO 63166
520397622	+ Email/Text: PDELINQ@sba.gov	Dec 10 2024 20:32:00	US Small Business Association, 14925 Kingsport Road, Fort Worth, TX 76155-2243
520397623	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 10 2024 20:41:40	WFBNA Card, Box 393, Minneapolis, MN 55480-0393
520432656	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 10 2024 20:57:25	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520432653	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 10 2024 20:57:04	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520397624	Email/Text: bkfilings@zwickerpc.com	Dec 10 2024 20:32:00	Zwicker & Assoc., 1020 Laurel Oak Road, Suite 303, Voorhees, NJ 08043-3518
520397617	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 10 2024 20:40:23	syncb/F&D, Box 71757, Philadelphia, PA 19176-1757
520397619	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 10 2024 21:08:11	syncb/PPC, Box 71718, Philadelphia, PA 19176-1718

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Joint Debtor Veronica M. Polanco ralphferrojr@msn.com
Ralph A Ferro, Jr	on behalf of Debtor Miguel A. Polanco ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5